



Bernstein-Burkley, P.C.
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Order Filed on September 24, 2021
by Clerk
U.S. Bankruptcy Court
District of New Jersey

ATTORNEY FOR CREDITOR: UNITED AUTO CREDIT CORPORATION

**IN THE BANKRUPTCY COURT FOR THE
DISTRICT OF NEW JERSEY (TRENTON)
HONORABLE MICHAEL B. KAPLAN**

In re:

Case No. 19-21795-MBK

ARKEITH J. SMITH, SR. and
CYNTRINA S. HALL- SMITH

Chapter 13

DEBTORS

Hearing Date: October 13, 2021

CONSENT ORDER RESOLVING CREDITOR'S CERTIFICATION OF DEFAULT

The relief set forth on the following paragraphs, number one (1) through four (4) are
hereby ORDERED.

DATED: September 24, 2021



Honorable Michael B. Kaplan
United States Bankruptcy Judge

Debtors: Arkeith J. Smith, Sr. and Cyntrina S. Hall-Smith
Case No.: 19-21795-MBK
Caption of Order: Consent Order Modifying Stay as to Personal Property

The 11 U.S.C. §362(a) Stay as to United Auto Credit Corporation ("Movant"), with respect to the personal property of Debtors' described as a 2014 Chrysler 300 4DR, VIN #2C3CCAAG1EH373027 in accordance with the agreement of the Debtors and Movant is hereby modified and shall remain in effect PROVIDED THAT the Debtors comply with the following terms and conditions:

1. The Trustee shall commence adequate protection payments to United Auto Credit Corporation, pro-rata as an administrative claim beginning upon entry of this Consent Order.
2. Debtors will be in default under the Consent Order in the event that Debtors fail to comply with the payment terms and conditions in Paragraph 1, by not making full plan payments to the Trustee in a timely manner. If the Debtors default, Movant may file a Certification of Default on five (5) days' notice to Debtor, counsel for Debtor and the Chapter 13 Trustee for an Order lifting the automatic Stay imposed under 11 U.S.C. §362(a) and permitting Movant to exercise any rights under the loan documents with respect to the motor vehicle including, but not limited to, initiating and completing sale of the motor vehicle without regard to any future conversion of this matter to a different form of bankruptcy.
3. The failure of Movant to file a notice of default will not be construed or act as a waiver of any of the rights of Movant under the Consent Order.

Debtors: Arkeith J. Smith, Sr. and Cyntrina S. Hall-Smith
Case No.: 19-21795-MBK
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4. In the event the Debtor converts to a bankruptcy under any Chapter other than Chapter 13 of the Bankruptcy Code, then Debtors shall pay all pre-petition arrears and post-petition arrears within fifteen (15) days from the date the case is converted from Chapter 13 to any other Chapter.

We hereby Consent to the form and entry of the foregoing Order.

Dated: September 7, 2021

/s/ Keri P. Ebeck

Keri P. Ebeck, Esquire
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/s/ Rhondi L. Schwartz

Rhondi L. Schwartz, Esquire
Jenkins & Clayman
412 White Horse Pike
Audubon, NJ 08106
856-546-9696
Email: mail@jenkinsclayman.com

In re:
Arkeith J. Smith, Sr.
Cyntrina S. Hall-Smith
Debtors

Case No. 19-21795-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Sep 24, 2021

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 2

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 26, 2021:

Recip ID	Recipient Name and Address
db	+ Arkeith J. Smith, Sr., 239 Jackson Street, Trenton, NJ 08611-1707
jdb	+ Cyntrina S. Hall-Smith, 28 Fawn Court, Lumberton, NJ 08048-4280

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 26, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 24, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Eric Clayman	on behalf of Debtor Arkeith J. Smith Sr. mail@jenkinsclayman.com, JenkinsClayman@jubileebk.net
Eric Clayman	on behalf of Joint Debtor Cyntrina S. Hall-Smith mail@jenkinsclayman.com JenkinsClayman@jubileebk.net
Gavin Stewart	on behalf of Creditor Global Lending Services LLC bk@stewartlegalgroup.com

District/off: 0312-3

User: admin

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Date Rcvd: Sep 24, 2021

Form ID: pdf903

Total Noticed: 2

Keri P. Ebeck

on behalf of Creditor United Auto Credit Corporation KEBECK@BERNSTEINLAW.COM jbluemle@bernsteinlaw.com

Lori C. Greenberg

on behalf of Creditor Connection Property Management LLC lorijdcpa@gmail.com, mtmaddenjd@gmail.com

Rebecca Ann Solarz

on behalf of Creditor Global Lending Services LLC rsolarz@kmlawgroup.com

Rhondi L. Schwartz

on behalf of Debtor Arkeith J. Smith Sr. mail@jenkinsclayman.com

Rhondi L. Schwartz

on behalf of Joint Debtor Cyntrina S. Hall-Smith mail@jenkinsclayman.com

Stephanie F. Ritigstein

on behalf of Joint Debtor Cyntrina S. Hall-Smith mail@jenkinsclayman.com kevin@jenkinsclayman.com

Stephanie F. Ritigstein

on behalf of Debtor Arkeith J. Smith Sr. mail@jenkinsclayman.com, kevin@jenkinsclayman.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 13